

April 10, 2017

15 - 13765

THOMAS CASPARI
SHEILA CASPARI
1040 STATE ROUTE 104
LUCASVILLE, OH 45648

Loan Number: 0600080675-011D

**Second and Final Notice - Please provide property insurance information for 1040 STAR RT 104,
LUCASVILLE, OH 45648.**

Dear THOMAS CASPARI and SHEILA CASPARI:

Because we did not have evidence that you had hazard insurance on the property listed above, we bought insurance on your property and added the cost to your mortgage loan account.

The policy that we bought is scheduled to expire. **Because hazard insurance is required on your property, we intend to maintain insurance on your property by renewing or replacing the insurance we bought.**

The insurance we buy:

- Will cost an estimated \$480.00 annually, which may be more expensive than insurance you can buy yourself.
- May not provide as much coverage as an insurance policy you buy yourself.

If you buy hazard insurance, you should immediately provide us with your insurance information. This information must be provided in writing. All you need to do is ask your insurance agent to include the loan number and property address above on a copy of your new/renewal policy or notice of reinstatement and fax it with a Mortgagee Clause/ Lender's Loss Payable Endorsement as soon as possible to: 1-800-687-4729. You/your agent can mail the documents to:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 7729
SPRINGFIELD, OH 45501-7729

Loan Number: 0600080675-011D

Or, you may update your hazard insurance coverage information online at www.MyCoverageInfo.com, referencing PIN CTX729.

If you have any questions, please contact us at 1-866-825-9267 9:00 a.m. - 9:00 p.m. Monday - Thursday, 9:00 a.m. - 7:00 p.m. Friday, and 9:00 a.m. - 3:00 p.m. on Saturday.

Sincerely,

NATIONSTAR MORTGAGE LLC

Please review the additional important information contained on the following pages of this transmittal.



• **PURCHASING YOUR OWN INSURANCE:**

- You have the right to independently purchase acceptable insurance from the insurance agent or company of your choice and we urge you to do so. Acceptable insurance is insurance that is equal to 100% of the estimated replacement cost to rebuild your home and other improvements on your property.

If you have been refused coverage, ask your agent or your state's insurance department whether your state has a Fair Access to Insurance Requirements (FAIR) plan, so that you can try to get the coverage you need.

• **ESCROWING FOR INSURANCE:**

- *Applicable to Non-Escrow Only*
Per our records, you have elected to pay your insurance directly, rather than having it paid for you through an escrow account. If you are currently unable to pay your hazard insurance premium, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay your voluntary hazard insurance premium without your cooperation.

If you do not elect to establish an escrow account pursuant to the above paragraph for the continuation of your insurance policy, and we do not receive updated insurance information showing an active policy, we will establish one in conjunction with the insurance we obtain and that escrow account will be charged for the premiums that we pay. As a result, your monthly mortgage payments will be increased to include the cost of this policy.

- *Applicable to Escrow*
If we purchase this insurance, your escrow account will be charged for the premiums that we pay. Please be advised that your monthly mortgage payments will be increased to include the cost of this policy.

• **THE INSURANCE WE OBTAIN:**

- The insurance we obtain will remain in effect until you provide us with evidence of acceptable coverage, at which time the policy we obtained will be cancelled, and you will receive a refund of any unearned premium.

Even if you obtain coverage that is acceptable to us, please be aware that if there is a gap between the cancellation of your insurance and the effective date of your new coverage, you will be charged for the coverage that we purchased to cover that gap period.

- The cost of the insurance we obtain is likely to be much higher than the cost of coverage you could obtain on your own. This is because the insurance we purchase is issued automatically without evaluating the risk of insuring your property.
- The hazard insurance we obtain will not cover any amount you feel your home is worth in excess of the amount of dwelling coverage that you previously obtained and we entered on our records. If you have information to verify that the amount of coverage should be different please let us know, in writing, at the address in this notice. If we did not know the last amount of insurance coverage you obtained, we will purchase coverage in the amount of the unpaid principal balance of your loan on the date we request the insurance coverage begin. Although such coverage does not meet our property insurance requirements, we will purchase it as a default in the absence of information allowing for acceptable coverage for your property. The cost of this insurance will be charged to you, by us. This does not in any way relieve you of your obligation to provide coverage acceptable to us.

MORTGAGE

PO BOX 7729

SPRINGFIELD, OH 45501-7729

MyNationstar.com

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THOMAS CASPARI

SHEILA CASPARI

1040 STATE ROUTE 104

LUCASVILLE OH 45648-8323

APRIL 10, 2017

NOTICE OF RENEWAL OF FLOOD INSURANCE

Re: Property Address: 1040 STAR RT 104
LUCASVILLE, OH 45648

Policy/Certificate Number:
HIF0161092

Loan Number: 600080675

Dear Member:

NATIONSTAR MORTGAGE LLC is enclosing the renewal policy/certificate on your property for the FLOOD insurance obtained by us. The annual premium for this coverage is \$96.60, which has been advanced on your behalf as provided by your loan documents. If you currently have an escrow account on your mortgage, we have paid the premium from the escrow account. If you do not have an escrow account, you may choose to have one established for you and your monthly mortgage payment will be increased to include the cost of this coverage.

We have obtained this insurance because we have not received satisfactory evidence of insurance coverage as required by your loan documents.

Important Facts to consider about Lender Placed Insurance:

- This policy/certificate insures your property for FLOOD insurance up to the stated limits contained in the policy/certificate. The coverage provided in this policy/certificate may not be as comprehensive as a policy secured by you, and the limit of liability may be unacceptable to you because it may not protect your equity in the property.
- Coverage is not provided for personal contents and liability.
- Due to the coverage limitations, the insurance provided by this policy/certificate may not be sufficient to restore the property in the event of a total loss.
- This policy/certificate will be cancelled upon our receipt of evidence of acceptable replacement coverage, or official documentation removing your property/structure from a Special Flood Hazard Area (SFHA). In this event, the policy/certificate will be automatically cancelled as of the effective date of the replacement policy or the flood zone determination change.
- In the event that you pay off your loan, this policy/certificate will cancel as of the date of payoff.
- The cost of this policy/certificate may be greater than the cost of comparable coverage obtained through your own insurance agent.

As stated in a letter mailed to you approximately 45 days ago, we strongly encourage you to contact an agent of your choice to obtain a policy that provides adequate coverage.

THE FOLLOWING DISCLOSURE IS MADE PURSUANT TO THE REQUIREMENTS OF THE FAIR DEBT COLLECTION PRACTICES ACT OR OTHER LAW OR REGULATION: NATIONSTAR IS A DEBT COLLECTOR. THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTE: IF YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.



07 POLICY COVER LTR

W 0011170331

MORTGAGE

PO BOX 7729

SPRINGFIELD, OH 45501-7729

MyNationstar.com

THOMAS CASPARI
600080675

If you have already obtained your own insurance, please ask your agent or broker to send evidence of insurance, including your loan number, to:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 7729
SPRINGFIELD, OH 45501-7729

You may also fax this information utilizing the declarations page of your policy that summarizes coverage, limits, deductibles, and the current insurance coverage period of the policy. Our fax number is (800) 687-4729. You may also provide proof of coverage by visiting our website at www.mycoverageinfo.com, referencing PIN number CTX729.

As an alternative, you can still receive assistance in purchasing a National Flood Insurance Program policy at the lowest available rate by calling their toll-free number for a referral: (888) 379-9531.



Please call us as soon as possible.
Let us help you today.

We can help.

If your flood insurance is not included within your monthly mortgage payment and you are currently unable to pay your flood insurance premium to the carrier of your choice, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay the insurance premium for flood coverage you obtain without your cooperation.

If you do not agree that your property is located in a Special Flood Hazard Area (SFHA), please contact the NFIP directly at (800) 638-6620 or online at www.fema.gov to obtain a letter of Map Amendment or Revision.

Should you have any questions, please contact us toll-free at (866) 825-9267. For your convenience, our office hours are Eastern Time 8:00 a.m. - 8:00 p.m. Monday - Friday, and 8:00 a.m. - 4:00 p.m. Saturday.

Thank you,

Nationstar Mortgage LLC
Insurance Center



Flood Insurance Requirements

This notice is intended to summarize NATIONSTAR MORTGAGE LLC's flood insurance requirements for your property:

In order to protect our mutual interest in your property, NATIONSTAR MORTGAGE LLC requires that, for any residential building or structure located in a Special Flood Hazard Area (SFHA), its borrowers maintain flood insurance. The following list explains our **minimum** flood insurance requirements:

- Your flood insurance must be at a minimum a one-year policy.
- The amount of flood insurance required for first mortgages secured by 1-4 family buildings, individual Planned Unit Development (PUD) units, and individual townhouse or rowhouse condominium units is the **lower of**:
100% of the replacement cost of the property, as determined by your homeowners' insurance provider,
The principal balance of the loan, or
The maximum limit of coverage made available from the National Flood Insurance Program, which is currently \$250,000.
- If NATIONSTAR MORTGAGE LLC holds only your second mortgage, the amount of coverage for your first mortgage must meet our requirements as stated above and be adequate to protect the security of both the first and second mortgages. If the holder of the first mortgage has inadequate flood insurance, you will be required to obtain a flood insurance policy or endorsement to bring the coverage into line with our requirements as stated above. If NATIONSTAR MORTGAGE LLC holds BOTH the primary and secondary mortgages on your property, we require that you provide FLOOD insurance to protect our interest in the property (which is the **lower of** (a) the minimum amount required to compensate for damage or loss on a replacement cost basis or the total of both principal balances, or (b) the maximum insurance available under the NFIP). **NATIONSTAR MORTGAGE LLC must also receive evidence of your insurance renewal for the first mortgage after each renewal date. In addition, you are responsible for adding NATIONSTAR MORTGAGE LLC (as shown below) as the second mortgagee on the FLOOD insurance policy for the first mortgage. Your insurance agent can assist you in the amendment process.**
- Unless a higher maximum deductible amount is required by state law, flood insurance policy deductibles for 1-4 family units may not exceed \$10,000.
- A Mortgagee Clause/Lender's Loss Payable Endorsement must be included with your insurance policy and must provide that the insurance company notifies the lender/servicer at least ten (10) days prior to cancellation of insurance. The mortgagee clause should read as follows:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND OR ASSIGNS
PO BOX 7729
SPRINGFIELD, OH 45501-7729

- The insurer must be licensed to conduct business in the state in which the property is located, or operating as a Write-Your-Own insurer under an agreement with the National Flood Insurance Program.
- Federal law may require that we escrow all premiums and fees for the payment on your flood insurance policy. If so, we will deduct these amounts from your escrow account and adjust your payments accordingly. Even if not required by federal law, you may also have the option to escrow all premiums and fees for flood insurance. If you would like to begin escrowing for flood insurance premiums, or have any questions about the option, please contact us.
- We generally do not require separate flood insurance policies for the individual units in a condominium project. Instead, we require the owner's association obtain a Residential Condominium Building Association Policy for each building that is located in a SFHA. If an owner's association refuses to obtain the required coverage, we require you to obtain a separate policy to cover your individual unit.



Exhibit Page 6 of 40
 UNDERWRITERS AT LLOYDS LONDON
 C/O SWBC
 P.O. BOX 795027
 SAN ANTONIO, TX 78279

Master Policy Number
FL-1117-16
Certificate Number
HIF0161092

Certificate Period

EFFECTIVE: 03/31/17
 EXPIRATION: 03/31/18

Additional Insured/Borrower

THOMAS CASPARI
 1040 STATE ROUTE 104
 LUCASVILLE, OH 45648

Description of Insured Property

1040 STAR RT 104
 LUCASVILLE, OH 45648

Additional Insured/Co-Borrower

SHEILA CASPARI

Flood Zone

A

Property Type: RESIDENTIAL

Coverages:

Described Dwelling

\$8,323

Deductible: \$750

Please Note

This is not a homeowner policy. There is no coverage for your
 personal property or liability.

Basic Premium	\$92.00
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OTHER FEE:	\$0.00
EXPENSE FEE:	\$0.00
SURPLUS LINES TAX:	\$4.46
STAMPING FEE:	\$0.14

Total Due	\$96.60
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Other Fees:

Insured/Lender Name & Address
 NATIONSTAR MORTGAGE LLC
 8950 CYPRESS WATERS BLVD
 DALLAS, TX 75063

Insured/Lender Loan Number
 600080675

THIS COVERAGE IS SUBJECT TO ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE MASTER POLICY. THIS EVIDENCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS ISSUED AS A MATTER OF INFORMATION ONLY. THIS COVERAGE IS EXCESS OVER ANY OTHER VALID INSURANCE COVERING THE PROPERTY WHETHER COLLECTIBLE OR NOT. FOR A COMPLETE COPY OF THE MASTER POLICY, CONTACT YOUR LENDER.

ANY CLAIMS ON PROPERTIES INSURED FOR THE PRINCIPAL BALANCE ONLY WILL BE SUBJECT TO THE REPLACEMENT COST PROVISION OF THE MASTER POLICY. ANY LOSS OR DAMAGE INVOLVING MOLD, MILDEW OR FUNGI OF ANY KIND IS EXCLUDED FROM THE MASTER POLICY.

THE PREMIUM ON THIS POLICY IS LIKELY TO BE HIGHER THAN THE PREMIUM ON A POLICY YOU CAN OBTAIN THROUGH YOUR AGENT OR INSURANCE COMPANY. THIS POLICY MAY ALSO PROVIDE LESS COVERAGE THAN THE ONE SECURED THROUGH YOUR AGENT OR INSURANCE COMPANY.

SWBC



**Standard Guaranty
Insurance Company**
260 Interstate N. Circle, SE
Atlanta, GA 30339-2111
www.assurant.com

March 14, 2017

THOMAS CASPARI
SHEILA CASPARI
1040 STATE ROUTE 104
LUCASVILLE, OH 45648

RE: Certificate number: MLR07297818132
Loan number: 0600080675-011D
Property Location: 1040 STAR RT 104
LUCASVILLE, OH 45648

NAMED INSURED MORTGAGEE
NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 7729
SPRINGFIELD, OH 45501-7729

LENDER PLACED INSURANCE RENEWAL NOTICE

Your insurance certificate is due to renew on 05/23/2017. If the Named Insured Mortgagee renews the lender placed insurance certificate on your property, it may be renewed with a change in premium. It may also have a change in deductible(s).

This insurance certificate was purchased on your behalf because you did not maintain insurance coverage on your property as required by the terms of your loan. If you purchase other insurance coverage on your property prior to the renewal date, please mail a copy of the policy to the above Named Insured Mortgagee.

If you have any questions, please contact your Mortgagee at 1-866-825-9267.



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FEBRUARY 9, 2017

THOMAS CASPARI

SHEILA CASPARI

1040 STATE ROUTE 104

LUCASVILLE OH 45648-8323

Re: Property Address: 1040 STAR RT 104
LUCASVILLE, OH 45648

Policy/Certificate Number:

HIF0154963

Loan Number: 600080675

Dear Member:

NATIONSTAR MORTGAGE LLC's records indicate that the FLOOD insurance policy/certificate referenced above will expire on 03/31/17. **This policy/certificate was obtained by NATIONSTAR MORTGAGE LLC to protect our interest in your property.** To date our records indicate that you have not provided a replacement policy. As long as your property is located in a Special Flood Hazard Area (SFHA), NATIONSTAR MORTGAGE LLC will require that you maintain valid FLOOD insurance.

We urge you to contact an insurance agent to discuss purchasing a policy on your own, which could be significantly less expensive than any policy/certificate we place. **A POLICY/CERTIFICATE WE OBTAIN MAY NOT FULLY PROTECT YOUR EQUITY IN THE PROPERTY, NOR WILL IT COVER CONTENTS OR LIABILITY.** If you have not purchased flood insurance for this property, we encourage you to contact your local insurance agent or the National Flood Insurance Program (NFIP) at www.floodsmart.gov. In most cases your agent or the NFIP can provide insurance at the lowest cost available.

If you have already made arrangements to replace the policy/certificate we purchased, please ask your agent or the company to mail a copy of the declarations page of your policy, which summarizes coverages, limits, deductibles, and the current insurance coverage period for your policy to us at the following address:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 7729
SPRINGFIELD, OH 45501-7729

If you prefer, you or your insurance agent may fax this information to us at (800) 687-4729. Please include your loan number on any correspondence sent to us. NATIONSTAR MORTGAGE LLC should be listed as Mortgagee as shown above. If the mortgagee clause as outlined above is not already indicated on your policy, please advise your agent to update their records accordingly. You may also provide proof of coverage by visiting our website at www.mycoverageinfo.com, referencing PIN number CTX729.

THE FOLLOWING DISCLOSURE IS MADE PURSUANT TO THE REQUIREMENTS OF THE FAIR DEBT COLLECTION PRACTICES ACT OR OTHER LAW OR REGULATION: NATIONSTAR IS A DEBT COLLECTOR. THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTE: IF YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.



MyNationstar.com

THOMAS CASPARI
600080675

If evidence of FLOOD insurance is not received within 45 days from the date of this letter, it will be necessary to renew the existing policy/certificate. We encourage you to obtain your own coverage to ensure that your property is adequately protected and so that you may get the most competitive insurance rates.

As an alternative, you can receive assistance in purchasing a National Flood Insurance Program policy at the lowest available rate by calling their toll-free number for a referral: (888) 379-9531.

If you do not agree that your property is located in a Special Flood Hazard Area (SFHA), please contact the NFIP directly at (800) 638-6620 or online at www.fema.gov to obtain a letter of Map Amendment or Revision.



Please call us as soon as possible.
Let us help you today.

We can help.

If your flood insurance is not included within your monthly mortgage payment and you are currently unable to pay your flood insurance premium to the carrier of your choice, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay the insurance premium for flood coverage you obtain without your cooperation.

Important Facts to consider about Lender Placed Insurance:

- The cost of any coverage we obtain on your behalf will probably be greater than the cost for comparable coverage obtained through your own insurance agent. **The cost of this policy/certificate will be billed to you.**
- A deductible amount will be assessed against any claim proceeds for damage.
- Due to the coverage limitations, the insurance provided by this policy/certificate may not be sufficient to restore the property in the event of a total loss.
- If it is necessary for us to obtain coverage, the premium will be charged to your escrow account. If you do not have an escrow account, one may be established for you and your monthly mortgage payment will be increased to include the cost of this coverage.
- The policy/certificate obtained will not include coverage for contents or liability.
- The policy/certificate we obtain will be canceled upon our receipt of evidence of acceptable replacement coverage, or official documentation removing your property/structure from a Special Flood Hazard Area. In this event, the policy/certificate will be automatically canceled as of the effective date of the replacement policy or the flood zone determination.
- In the event that you pay off your loan, this policy/certificate will cancel as of the date of payoff.

Please be aware that NATIONSTAR MORTGAGE LLC DOES NOT REQUIRE YOU TO PURCHASE CONTENTS OR LIABILITY COVERAGE, AND ANY POLICY/CERTIFICATE WE OBTAIN WILL EXCLUDE THESE COVERAGES.

If you have any questions regarding this matter, please contact our Insurance Center toll-free at (866) 825-9267. For your convenience, our office hours are Eastern Time 8:00 a.m. - 8:00 p.m. Monday - Friday, and 8:00 a.m. - 4:00 p.m. Saturday.

Thank you,

Nationstar Mortgage LLC
Insurance Center



MyNationstar.com

THOMAS CASPARI
600080675

NATIONSTAR MORTGAGE LLC

Flood Insurance Requirements

This notice is intended to summarize NATIONSTAR MORTGAGE LLC's flood insurance requirements for your property:

In order to protect our mutual interest in your property, NATIONSTAR MORTGAGE LLC requires that, for any residential building or structure located in a Special Flood Hazard Area (SFHA), its borrowers maintain flood insurance. The following list explains our **minimum** flood insurance requirements:

- Your flood insurance must be at a minimum a one-year policy.
- The amount of flood insurance required for first mortgages secured by 1-4 family buildings, individual Planned Unit Development (PUD) units, and individual townhouse or rowhouse condominium units is the **lower of**:
100% of the replacement cost of the property, as determined by your homeowners' insurance provider,
The principal balance of the loan, or
The maximum limit of coverage made available from the National Flood Insurance Program, which is currently \$250,000.
- If NATIONSTAR MORTGAGE LLC holds only your second mortgage, the amount of coverage for your first mortgage must meet our requirements as stated above and be adequate to protect the security of both the first and second mortgages. If the holder of the first mortgage has inadequate flood insurance, you will be required to obtain a flood insurance policy or endorsement to bring the coverage into line with our requirements as stated above. If NATIONSTAR MORTGAGE LLC holds BOTH the primary and secondary mortgages on your property, we require that you provide FLOOD insurance to protect our interest in the property (which is the **lower of** (a) the minimum amount required to compensate for damage or loss on a replacement cost basis or the total of both principal balances, or (b) the maximum insurance available under the NFIP). **NATIONSTAR MORTGAGE LLC must also receive evidence of your insurance renewal for the first mortgage after each renewal date. In addition, you are responsible for adding NATIONSTAR MORTGAGE LLC (as shown below) as the second mortgagee on the FLOOD insurance policy for the first mortgage. Your insurance agent can assist you in the amendment process.**
- Unless a higher maximum deductible amount is required by state law, flood insurance policy deductibles for 1-4 family units may not exceed \$10,000.
- A Mortgagee Clause/Lender's Loss Payable Endorsement must be included with your insurance policy and must provide that the insurance company notifies the lender/servicer at least ten (10) days prior to cancellation of insurance. The mortgagee clause should read as follows:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND OR ASSIGNS
PO BOX 7729
SPRINGFIELD, OH 45501-7729

- The insurer must be licensed to conduct business in the state in which the property is located, or operating as a Write-Your-Own insurer under an agreement with the National Flood Insurance Program.
- Federal law may require that we escrow all premiums and fees for the payment on your flood insurance policy. If so, we will deduct these amounts from your escrow account and adjust your payments accordingly. Even if not required by federal law, you may also have the option to escrow all premiums and fees for flood insurance. If you would like to begin escrowing for flood insurance premiums, or have any questions about the option, please contact us.
- We generally do not require separate flood insurance policies for the individual units in a condominium project. Instead, we require the owner's association obtain a Residential Condominium Building Association Policy for each building that is located in a SFHA. If an owner's association refuses to obtain the required coverage, we require you to obtain a separate policy to cover your individual unit.



MyNationstar.com

THOMAS CASPARI
600080675

New York Residents: Nationstar Mortgage LLC is licensed by the New York City Department of Consumer Affairs
License Number: 1392003.

North Carolina Residents: Nationstar Mortgage LLC is licensed by the North Carolina Office of the Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC is also licensed by the North Carolina Department of Insurance, Permit Number 105369, 112715, 105368, and 111828.

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.





MyNationstar.com

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THOMAS CASPARI
SHEILA CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

DECEMBER 31, 2016

Re: Property Address: 1040 STAR RT 104
LUCASVILLE, OH 45648

Loan Number: 600080675

RE: Flood Insurance

Dear Member:

At NATIONSTAR MORTGAGE LLC, we strive to provide information relevant to your account and this letter provides important information regarding the insurance requirement of your loan.

We have received proof of flood insurance for the above referenced account and our records have been updated to reflect your policy information. There has been no additional charge to your account.

This proof of insurance pertains to the loan number referenced above. If you have additional loans for this property, you may be required by the servicer or lien holder to provide proof of coverage.

If you have any questions, please contact our Insurance Processing Center at (866) 825-9267 (toll free). For your convenience, our office hours are Eastern Time 8:00 a.m. - 8:00 p.m. Monday - Friday, and 8:00 a.m. - 4:00 p.m. Saturday.

Thank you,

Nationstar Mortgage LLC
Insurance Center

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MyNationstar.com

THOMAS CASPARI
600080675

New York Residents: Nationstar Mortgage LLC is licensed by the New York City Department of Consumer Affairs License Number: 1392003.

North Carolina Residents: Nationstar Mortgage LLC is licensed by the North Carolina Office of the Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC is also licensed by the North Carolina Department of Insurance, Permit Number 105369, 112715, 105368, and 111828.

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.



November 21, 2016

THOMAS CASPARI
SHEILA CASPARI
1040 STATE ROUTE 104
LUCASVILLE, OH 45648

Re: Loan Number: 0600080675-011D
Property Address: 1040 STAR RT 104
LUCASVILLE, OH 45648

Effective Date: 05/23/2016
Expiration Date: 05/23/2017

Dear Member:

NATIONSTAR MORTGAGE LLC is committed to providing you with exceptional service throughout the life of your loan. At times, we may seek your assistance in order to meet your service expectations. Your business is important to us.

We are sending this notice to remind you that your loan currently has lender-placed insurance coverage. Proof of hazard insurance coverage on the above-referenced loan to date has not been received by us.

For your information:

In the mortgage documents you signed, you agreed to keep insurance on your structure/improvements at all times, in the form and the amounts we require. Failure to do so is a breach of those requirements. Please contact your insurance agent or company and purchase coverage.

To satisfy this requirement:

- Request proof of coverage and send it to us at the address shown below, or
- Fax it to 1-800-687-4729, or
- Provide this information to us by visiting our website, www.mycoverageinfo.com, referencing PIN Number CTX729.

Please be sure your policy includes your loan number and a Mortgagee Clause or Lenders Loss Payable Endorsement made out to:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 7729
SPRINGFIELD, OH 45501-7729

Loan #0600080675-011D



Failure to provide proof of insurance:

If we do not receive proof of coverage, the current Lender Placed Policy on your loan will be renewed on 05/23/2017. This premium will be charged to your escrow account. You may cancel this policy at any time by giving us proof of other acceptable coverage. When you provide proof of acceptable coverage, the policy we have obtained will be cancelled and you will be charged only for the days this policy was in force. Any unused premium will be refunded to your escrow account.

Important Facts to consider about Lender Placed Insurance:

- In nearly all instances, the hazard insurance coverage we obtain will be far more expensive than a policy you could obtain from an agent or insurance company of your choice.
- The policy we obtain will only provide coverage for direct physical damage to your structure/improvements and will not cover any personal property or liability. Nationstar may be the named insured.
- The amount of coverage we obtain may not be adequate to protect your interest.

You have the right to independently purchase hazard insurance from the insurance agent or company of your choice and we urge you to do so.

If you have questions about the insurance requirements, please call us toll-free at 1-866-825-9267. For your convenience, our office hours are Eastern Time 9:00 a.m. - 9:00 p.m. Monday - Thursday, 9:00 a.m. - 7:00 p.m. Friday, and 9:00 a.m. - 3:00 p.m. Saturday.

Please be advised that the lender-placed carrier providing the coverage referenced above may be staffing our customer service telephone lines.

We appreciate your business and thank you for your assistance with this matter.

Sincerely,

NATIONSTAR MORTGAGE LLC
Insurance Center

This is an attempt to collect a debt, and any information obtained will be used for that purpose.

IF THIS DEBT IS IN OR HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, BE ADVISED THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT THE DEBT AGAINST YOU. PLEASE NOTE, HOWEVER, WE RESERVE THE RIGHT TO EXERCISE THE LEGAL RIGHTS ONLY AGAINST THE PROPERTY SECURING THE ORIGINAL OBLIGATION.

As stated in a letter mailed to you approximately 45 days ago, we strongly encourage you to contact an agent of your choice to obtain a policy that provides adequate coverage.

If you have already obtained your own insurance, please ask your agent or broker to send evidence of insurance, including your loan number to:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 7729
SPRINGFIELD, OH 45501-7729

You may also fax this information utilizing the declarations page of your policy that summarizes coverage, limits, deductibles, and the current insurance coverage period of the policy. Our fax number is 1-800-687-4729. You may also provide proof of coverage by visiting our website at www.mycoverageinfo.com, referencing PIN number CTX729.



Please call us as soon as possible.
Let us help you today.

We can help

If your hazard insurance is not included within your monthly mortgage payment and you are currently unable to pay your hazard insurance premium to the carrier of your choice, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay the insurance premium for hazard coverage you obtain without your cooperation.

Should have any questions, please contact us toll-free at 1-866-825-9267 regarding the amount of insurance purchased. For your convenience, our office hours are Eastern Time 9:00 a.m. - 9:00 p.m. Monday - Thursday, 9:00 a.m. - 7:00 p.m. Friday, and 9:00 a.m. - 3:00 p.m. Saturday.

Sincerely,

Nationstar Mortgage LLC
Insurance Center

**PLEASE SEE REVERSE SIDE OF THIS LETTER OR THE ATTACHMENT
FOR PROPERTY INSURANCE REQUIREMENTS**

This is an attempt to collect a debt, and any information obtained will be used for that purpose.

IF THIS DEBT IS IN OR HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, BE ADVISED THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT THE DEBT AGAINST YOU. PLEASE NOTE, HOWEVER, WE RESERVE THE RIGHT TO EXERCISE THE LEGAL RIGHTS ONLY AGAINST THE PROPERTY SECURING THE ORIGINAL OBLIGATION.

Esta notificación es de suma importancia. Si no comprende el contenido de esta carta, obtenga una traducción inmediatamente.



May 31, 2016

THOMAS CASPARI
SHEILA CASPARI
1040 STATE ROUTE 104
LUCASVILLE, OH 45648

NOTICE OF PLACEMENT OF INSURANCE

Re: Loan Number: 0600080675-011D
Policy/Certificate Number: MLR07297818132
Coverage Amount: \$31,426
Effective Date: 05/23/2016 to 05/23/2017
Property Address: 1040 STAR RT 104
LUCASVILLE, OH 45648

Dear Customer:

Nationstar Mortgage has enclosed the renewal policy/certificate on your property for hazard insurance obtained by us to protect our interest in your property. The annual premium for this coverage is \$469.00, which has been advanced on your behalf as provided by your loan documents. If you currently have an escrow account on your mortgage, we have paid the premium from the escrow account. If you do not have an escrow account, one may be established for you and your monthly mortgage payment will be increased to include the cost of this coverage.

We have obtained this insurance because we have not received satisfactory evidence of insurance coverage as required by your loan documents.

Important Facts to consider about Lender Placed Insurance:

- This policy/certificate insures your property for fire, extended coverage, and vandalism up to the stated limits contained in the policy/certificate. The coverage provided in this policy/certificate may not be as comprehensive as the previous policy secured by you, and the limit of liability may be unacceptable to you because it may not protect your equity in the property.
- Coverage is not provided for theft, personal contents and liability.
- Due to coverage limitations, the insurance provided by this policy/certificate may not be sufficient to restore the property in the event of a total loss.
- This policy/certificate can be canceled upon our receipt of evidence of acceptable replacement coverage. In this event, the policy/certificate will be automatically cancelled as of the effective date of the replacement policy.
- In the event that you pay off your loan, this policy/certificate will cancel as of the date of payoff.
- The cost of this policy/certificate is probably greater than the cost of comparable coverage obtained through your own insurance agent.

NATIONSTAR MORTGAGE LLC
Property Insurance Requirements

This notice is intended to summarize the Nationstar Mortgage *hazard* insurance requirements for your property.

In order to protect our mutual interest in your property, Nationstar Mortgage requires that its borrowers maintain hazard insurance that meets the following minimum requirements:

- Your hazard insurance must be at a minimum a one-year fire and extended coverage policy (commonly known as DP-1) in an amount which is *the lower of* the loan amount or 100% of the insurable value of the principal structure(s) securing our loan---required to compensate for damage or loss on a replacement cost basis.
- If Nationstar Mortgage holds only your second mortgage, the amount of coverage for your first mortgage must meet our requirements as stated above and be adequate to protect the security of both the first and second mortgages. If Nationstar Mortgage holds BOTH the primary and secondary mortgages on your property, we require that you provide hazard insurance to protect our interest in the property (which should be *the lower of both* principal balances or 100% of the insurable value of the principal structure(s)---required to compensate for damage or loss on a replacement cost basis). Nationstar Mortgage must also receive evidence of your insurance renewal for the first mortgage after each renewal date. In addition, you are responsible for adding Nationstar Mortgage LLC (as shown below) as the second mortgagee on the hazard insurance policy for the first mortgage. Your insurance agent can assist you in the amendment process.
- Hazard insurance policy deductibles for 1-4 family units may not exceed the greater of:
 - \$2,000 or 2% of the policy's insurance limits for windstorm or hail losses.
 - \$1,000 or 1% of the policy's insurance limits for all other covered losses.
- A Mortgagee Clause/Lender's Loss Payable Endorsement must be included with your insurance policy and must provide that the insurance company notifies the lender/servicer at least ten (10) days prior to cancellation of insurance. The mortgagee clause should read as follows:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND OR ASSIGNS
P.O.Box 7729
Springfield, OH 45501-7729

- Policies from Fair Plan Associations and other government-endorsed programs are acceptable.
- For condominium units in a condominium project, we do not require an individual insurance policy on a condominium unit that secures a first mortgage. However, we do require that the owner's association maintain a "master" or "blanket" type of insurance policy, with premiums being paid as a common expense. The policy must cover all the general and limited common elements that are normally included in coverage. This includes fixtures, equipment, and other personal property inside individual units if they are part of what we have financed, whether or not the property is part of the common elements. The policy must at least protect against loss or damage by fire and all other hazards that are normally covered by the standard extended coverage endorsement.
- The insurer must be licensed to conduct business in the state in which the property is located.
- All insurance policies covering individual properties that secure first mortgages must include a "standard" or "union" mortgage clause in the form customarily used in the area in which the property is located.
- Please be advised that the lender-placed carrier providing the coverage referenced above may be staffing our customer service telephone lines.

IMPORTANT INFORMATION

If your loan is currently in a bankruptcy status, this is not an attempt to collect a debt.

STANDARD GUARANTY INSURANCE COMPANY
PO BOX 50355, ATLANTA, GA 30302
A Stock Insurance Company

CERTIFICATE NUMBER: MLR07297818132

CERTIFICATE PERIOD: EFFECTIVE DATE 05/23/2016		EFFECTIVE TIME 12:01 am	EXPIRATION DATE 05/23/2017	Issued under the provisions of Master Policy No.: MIP-RCH-00729-99
NAMED INSURED and Mailing Address: NATIONSTAR MORTGAGE LLC ITS SUCCESSORS AND/OR ASSIGNS P.O. BOX 7729 SPRINGFIELD, OH 45501-7729			<u>For Company Use:</u> Basis: Territory: 0001 Class: Other: FIR SFD 007290000 OTHER	
DESCRIBED LOCATION. The property covered by this Certificate is at the described location unless otherwise stated: 1040 STAR RT 104 LUCASVILLE, OH 45648				
COVERAGE AND LIMITS OF LIABILITY - Coverage is provided only where a premium is shown for the coverage, subject to all conditions of this Certificate.				
RESIDENTIAL PROPERTY: <u>LIMIT OF LIABILITY</u> Coverage A - \$31,426 Coverage B - 10% of Coverage A		All Perils:	<u>DEDUCTIBLES</u> \$1,000	<u>PREMIUM</u> \$469.00
			TOTAL PREMIUM	\$469.00
COMMERCIAL PROPERTY: <u>LIMIT OF LIABILITY</u> Building -		All Perils:	<u>DEDUCTIBLES</u>	<u>PREMIUM</u>
			TOTAL PREMIUM	
Optional Coverages, Assessments, Surcharges, Taxes, Fees (if applicable):				
			TOTAL AMOUNT	\$469.00
FORMS AND ENDORSEMENTS which are made a part of this Certificate at the time of issuance: MIP 223 SG (01-12), MIP 233 (01-12), MIP 243 OH (02-12), MIP 219 (01-12), MIP 239 OH (02-12)				
BORROWER - Name and address: THOMAS CASPARI SHEILA CASPARI 1040 STATE ROUTE 104 LUCASVILLE, OH 45648				
				Loan No.: 0600080675-011D

Issue Date: 05/31/2016

CLAIMS: 1-800-326-7781

ALL OTHER INQUIRIES:
1-866-825-9267

Countersignature (where required)

STANDARD GUARANTY INSURANCE COMPANY

P.O. BOX 50355, ATLANTA, GA 30302

A Stock Insurance Company

Home Office: Wilmington, DE

Residential Dwelling Certificate

This Certificate only covers buildings and structures. Please read your Certificate and all endorsements carefully.

THIS CERTIFICATE JACKET TOGETHER WITH THE DWELLING FORM AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THIS CERTIFICATE.

QUICK REFERENCE

	<u>Beginning On Page</u>		<u>Beginning On Page</u>
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OTHER COVERAGES	1	Concealment or Fraud	5
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Acts or decisions	5	Salvage and Recoveries	8
Faulty, inadequate or defective	5	Volcanic Eruption Period	8
		Premiums	8

READ YOUR CERTIFICATE CAREFULLY

AGREEMENT

We will provide the insurance described in this Certificate in return for the premium and compliance with all applicable provisions of this Certificate and the Declarations, which is attached to and forms a part of this Certificate.

DEFINITIONS

In this Certificate, you and your refer to the financial institution shown as named insured in the Declarations. We, us and our refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

1. **Borrower** refers to the person or persons who have entered into a lien or mortgage agreement with the named insured for the property shown as the described location in the Declarations.
2. **Residential Property** means the dwelling and other structures covered by this Certificate and shown as the described location in the Declarations.
3. **Net Loan Balance** means and is limited to only the unpaid principal balance plus earned interest as of the date of loss.
4. **Actual Cash Value** means the cost of replacing the damaged or destroyed property with a comparable new property, minus depreciation and obsolescence.
5. **Described Location.** The legal description, or common street address, of real property which has been pledged under a valid deed of trust, mortgage document, or any other mortgage instrument as security for a loan made, assumed or serviced by an insured and upon which a building is situated.
6. **Dwelling.** A building designed for use as a residence for no more than four families or a mobile home.
7. **Mobile Home** means:
 - a. A building which satisfies the National Mobile Homes Construction and Safety Standards, as presently existing or hereafter amended, or the American Society of Civil Engineers Standard ANSI/ASCE 7-88.
 - b. A manufactured home is a structure built on a permanent chassis, transported to its site in one or more sections and affixed to a permanent foundation.

COVERAGES

This insurance applies to the described location, coverages for which a Limit of Liability is shown and Perils Insured Against for which a premium is stated.

COVERAGE A - Dwelling

1. Property Covered

We cover

- a. The 1-4 family dwelling on the described location shown in the Declarations, used principally for dwelling purposes, including structures attached to the dwelling;
- b. Materials and supplies located on or next to the described location used to construct, alter or repair the dwelling or other structures on the described location; and
- c. If not otherwise covered in this Certificate, building equipment and outdoor equipment used for the service of and located on the described location.

2. Property Not Covered

- a. Personal property of any kind.
- b. Outdoor trees, shrubs, plants and lawns.
- c. Outdoor swimming pools; fences, piers, wharves and docks; beach or diving platforms or appurtenances; retaining walls not constituting a part of buildings; walks, roadway; and other paved surfaces.
- d. Cost of excavations, grading or filling.
- e. Foundations of buildings, machinery, boilers or engines which foundations are below the surface of the ground.
- f. Pilings, piers, pipes, flues and drains which are underground.
- g. Pilings which are below the low water mark.
- h. Land, including land on which the residential property is located.

COVERAGE B - Other Structures

We cover other structures on the described location, set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.

This coverage does not apply to land, including land on which the other structures are located.

We do not cover other structures used in whole or in part for commercial, manufacturing or farming purposes.

OTHER COVERAGES

1. **Other Structures.** You may use up to 10% of the Coverage A Limit of Liability for loss by a Peril Insured Against to other structures described in Coverage B.

Use of this coverage does not reduce the Coverage A Limit of Liability for the same loss.

2. **Debris Removal.** We will pay up to 10% of the Coverage A Limit of Liability for your reasonable expense for the removal of:

- a. Debris of covered property if a Peril Insured Against causes the loss; or
- b. Ash, dust or particles from a volcanic eruption that has caused direct loss to a dwelling.

Use of this coverage does not reduce the Coverage A Limit of Liability for the same loss.

3. **Reasonable Repairs.**

- a. In the event that covered property is damaged by a Peril Insured Against, we will pay the reasonable cost incurred by you for necessary measures taken solely to protect against further damage.

- b. If the measures taken involve repair to other damaged property, we will pay for those measures only if that property is covered under this Certificate and the damage to that property is caused by a Peril Insured Against. This coverage does not:

- (1) Increase the Coverage A Limit of Liability that applies to the covered property;
- (2) Relieve you of your duties, in case of a loss to covered property, as set forth in Condition 4.b.

4. **Property Removed.**

We insure covered property against direct loss from any cause while being removed from a described location endangered by a Peril Insured Against and for no more than 30 days while removed.

This coverage does not change the Limit of Liability that applies to the property being removed.

5. **Collapse.**

- a. With respect to this Other Coverage:

- (1) Collapse means an abrupt falling down or caving in of a residential property or any part of a residential property with the result that the residential property or part of the residential property cannot be occupied for its current intended purpose.
- (2) A residential property or any part of a residential property that is in danger of falling down or caving in is not considered to be in a state of collapse.
- (3) A part of a residential property that is standing is not considered to be in a state of collapse even if it has separated from another part of the residential property.
- (4) A building or any part of a building that is standing is not considered to be in a state of collapse even if it shows evidence of

cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.

- b. We insure for risk of direct physical loss to covered property involving collapse of a residential property or any part of a residential property caused only by one or more of the following:

- (1) Perils Insured Against. These perils apply to covered residential property for loss insured by this Other Coverage;

- (a) Fire or Lightning
- (b) Windstorm or Hail
- (c) Explosion
- (d) Riot or Civil Commotion
- (e) Aircraft
- (f) Vehicles
- (g) Smoke
- (h) Vandalism or Malicious Mischief
- (i) Damage by Burglars
- (j) Falling Objects
- (k) Weight of Ice, Snow or Sleet
- (l) Accidental Discharge or Overflow of Water or Steam
- (m) Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
- (n) Freezing
- (o) Sudden and Accidental Damage From Artificially Generated Electrical Current
- (p) Volcanic Eruption

- (2) Hidden decay;

- (3) Hidden insect or vermin damage;

- (4) Weight of contents, equipment, animals or people;

- (5) Weight of rain which collects on a roof;

- (6) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

- c. Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items b.(2) through (6) above unless the loss is a direct result of the collapse of a residential property or any part of a residential property.

- d. This coverage does not increase the Coverage A Limit of Liability that applies to the damaged covered property.

6. **Glass or Safety Glazing Material.**

- a. We cover:

- (1) The breakage of glass or safety glazing material which is part of a covered residential property, storm door or storm window;

- (2) The breakage of glass or safety glazing material which is part of a covered **residential property**, storm door or storm window when caused directly by earth movement; and
 - (3) The direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material which is part of a **residential property**, storm door or storm window.
 - b. This coverage does not include loss to covered property which results because the glass or safety glazing material has been broken, except as provided in a.(3) above.
 - c. This coverage does not increase the Coverage A Limit of Liability that applies to the damaged property.
7. **Ordinance Or Law.**
- a. The Ordinance Or Law Limit of Liability determined in b. below will apply with respect to the increased costs due to the enforcement of any ordinance or law which requires or regulates:
 - (1) The construction, demolition, remodeling, renovation or repair of that part of a covered **residential property** damaged by a Peril Insured Against;
 - (2) The demolition and reconstruction of the undamaged part of a covered **residential property**, when that **residential property** must be totally demolished because of damage by a Peril Insured Against to another part of that covered **residential property**; or
 - (3) The remodeling, removal or replacement of the portion of the undamaged part of a covered **residential property** necessary to complete the remodeling, repair or replacement of that part of the covered **residential property** damaged by a Peril Insured Against.
 - b. If you are an owner of a **described location**, and that location is insured for Coverage A, you may use up to 10% of the Limit of Liability that applies to Coverage A at each **described location**. This limit includes any resulting debris removal expense.
 - c. **We do not cover:**
 - (1) The loss in value to any covered **residential property** due to the requirements of any ordinance or law; or
 - (2) The costs to comply with any ordinance or law which requires you or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way

respond to, or assess the effects of, **pollutants** in or on any covered **residential property**.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

This coverage is additional insurance.

PERILS INSURED AGAINST

COVERAGE A - DWELLING and COVERAGE B - OTHER STRUCTURES

We insure against risk of direct loss to property described in Coverages A and B only if that loss is a physical loss to property; however, we do not insure loss:

- 1. Excluded under **General Exclusions**;
- 2. Involving collapse, other than as provided in **Other Coverages 5**;
- 3. Caused by:
 - a. Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a
 - (1) Fence, pavement, patio or swimming pool;
 - (2) Footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of a building or other structure;
 - (3) Retaining wall or bulkhead that does not support all or part of a building or other structure; or
 - (4) Pier, wharf or dock;
 - b. Theft of property not part of a covered **residential property** or structure;
 - c. Theft in or to a **dwelling** or structure under construction;
 - d. Wind, hail, ice, snow or sleet to:
 - (1) Outdoor radio and television antennas and aerials including their lead-in wiring, masts or towers; or
 - (2) Trees, shrubs, plants or lawns;
 - e. Constant or repeated seepage or leakage of water or steam over a period of weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance;
For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;

f. Any of the following:

- (1) Wear and tear, marring, deterioration;
- (2) Inherent vice, latent defect, mechanical breakdown;
- (3) Smog, rust or other corrosion, fungi, mold, wet or dry rot.
Fungi means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi;
- (4) Smoke from agricultural smudging or industrial operations;
- (5) Discharge, dispersal, seepage, migration release or escape of pollutants.
Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed;
- (6) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings; or
- (7) Birds, vermin, rodents, insects or domestic animals.

If any of these cause water damage not otherwise excluded, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water including the cost of tearing out and replacing any part of a residential property necessary to repair the system or appliance. We do not cover loss to the system or appliance from which this water escaped.

For the purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or roof drain, gutter, downspout or similar fixtures or equipment.

General Exclusion 1.c. Water Damage, Paragraphs (1) and (3) that apply to surface water and water below the surface of ground do not apply to loss by water covered under 3.f. above.

Under items 1. and 2., any ensuing loss to property described in Coverages A and B not excluded or excepted in this Certificate is covered.

GENERAL EXCLUSIONS

1. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event

contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

a. **Ordinance or Law.**

Ordinance or Law means any ordinance or law:

- (1) Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris. This exclusion 1.a.(1) does not apply to the Limit of Liability that may be provided under **Other Coverage 7. Ordinance or Law:**

- (2) The requirements of which result in a loss in value to property; or
- (3) Requiring you or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants.
Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

This exclusion 1.a. applies whether or not the property has been physically damaged.

b. **Earth Movement.**

Earth Movement means:

- (1) Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
- (2) Landslide, mudslide or mudflow;
- (3) Subsidence or sinkhole; or
- (4) Any other earth movement including earth sinking, rising or shifting;
caused by or resulting from human or animal forces or any act of nature unless direct loss by fire or explosion ensues and then we will pay only for the ensuing loss.

c. **Water Damage, meaning:**

- (1) Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- (2) Water or water-borne material which backs up through sewers or drains or which overflows from a sump, sump pump or related equipment; or
- (3) Water or water-borne material below the surface of the ground, including water which exerts pressure on or seeps or leaks through a **residential property**, sidewalk,

driveway, foundation, swimming pool or other structure;

Caused by or resulting from human or animal forces or any act of nature.

Direct loss by fire or explosion resulting from water damage is covered.

- d. **Power Failure**, meaning the failure of power or other utility service if the failure takes place off the **described location**. But, if a Peril Insured Against ensues on the **described location**, we will pay only for that ensuing loss.
 - e. **Neglect**, meaning your neglect to use all reasonable means to save and preserve property at and after the time of a loss.
 - f. **War**, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.
 - g. **Nuclear Hazard**, to the extent set forth in the Nuclear Hazard Clause of the Conditions.
 - h. **Intentional Loss**, meaning any loss arising out of any act committed:
 - (1) By you or at your direction; and
 - (2) With the intent to cause a loss.
2. We do not insure for loss to property described in Coverages A and B caused by any of the following. However, any ensuing loss to property described in Coverages A and B not excluded or excepted in this Certificate is covered.
- a. **Weather conditions**. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss;
 - b. **Acts or decisions**, including the failure to act or decide, of any person, group, organization or governmental body;
 - c. **Faulty, inadequate or defective**:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;of part or all of any property whether on or off the **described location**.

2. **Insurable Interest**. Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:

- a. For an amount greater than the interest of a person insured under this Certificate; or
- b. For more than the applicable Limit of Liability as shown in the Declarations.

If the **described location** is vacant and the mortgage on the property has been declared in default by the mortgagee at the time of a loss, we shall pay no more than the **named insured's** interest in the property at the time of loss unless the borrower participates in the claim.

The **named insured's** interest is represented by the **borrower's net loan balance**.

3. **Concealment or Fraud**. We provide coverage to no persons insured under this Certificate if, whether before or after a loss, one or more persons insured under this Certificate have:
- a. Intentionally concealed or misrepresented any material fact or circumstance
 - b. Engaged in fraudulent conduct; or
 - c. Made false statements;
- relating to this insurance.
4. **Your Duties After Loss**. In case of a loss to covered property, you must see that the following are done:
- a. Give prompt notice to us or our agent;
 - b. (1) Protect the property from further damage;
(2) Make reasonable and necessary repairs to protect the property; and
(3) Keep an accurate record of repair expenses;
 - c. Cooperate with us or our representative in the investigation of a claim;
 - d. As often as we reasonably require:
 - (1) Show the damaged property;
 - (2) Provide us with records and documents we request and permit us to make copies; and
 - (3) Submit to examination under oath, while not in the presence of any other **named insured**, and sign the same;
 - e. Send to us, within 60 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
 - (1) The time and cause of loss;
 - (2) Your interest and that of all others in the property involved and all liens on the property;
 - (3) Other insurance which may cover the loss;
 - (4) Changes in title or occupancy of the property during the term of the Certificate;
 - (5) Specifications of damaged **residential property** and detailed repair estimates.

CONDITIONS

1. **Certificate Period**. This Certificate applies only to loss which occurs during the Certificate period.

5. Loss Settlement.

In this Condition 5., the terms "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law except to the extent that coverage for these increased costs is provided in **Other Coverage 7. Ordinance Or Law**. Covered property losses are settled as follows:

a. Property of the following types:

- (1) Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings; and
 - (2) Structures that are not buildings;
- at **actual cash value** at the time of loss but not more than the amount required to repair or replace.

b. Buildings under Coverage A or B at replacement cost without deduction for depreciation, subject to the following:

We will pay the cost to repair or replace, after application of any deductible and without deduction for depreciation, but not more than the least of the following amounts:

- (1) The Limit of Liability under this Certificate that applies to the **residential property**;
- (2) The replacement cost of that part of the **residential property** damaged with material of like kind and quality and for like use;
- (3) The necessary amount actually spent to repair or replace the damaged **residential property**; or
- (4) The net loan balance at the time of loss.

If the **residential property** is rebuilt at a new premises, the cost described in (2) above is limited to the cost which would have been incurred if the **residential property** had been built at the original premises.

c. We will pay no more than the actual cash value of the damage until actual repair or replacement is complete. Once actual repair or replacement is complete, we will settle the loss as noted in b. above.

However, if the cost to repair or replace the damage is both:

- (1) Less than 5% of the Limit of Liability in this Certificate on the **residential property**; and
 - (2) Less than \$2,500;
- we will settle the loss as noted in b. above whether or not actual repair or replacement is complete.

d. You may disregard the replacement cost loss settlement provisions and make claim under this Certificate for loss to residential property

on **actual cash value** basis. You may then make claim for any additional liability according to the provisions of this **Condition 5. Loss Settlement**, provided you notify us of your intent to do so within 180 days after the date of loss.

6. Loss To A Pair Or Set.

In case of loss to a pair of set we may elect to:

- a. Repair or replace any part to restore the pair or set to its value before the loss; or
- b. Pay the difference between **actual cash value** of the property before and after the loss.

7. Glass Replacement. Loss for damage to glass caused by a Peril Insured Against will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

8. Appraisal. If you and we fail to agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will choose a competent appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the **described location** is located. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss.

Each party will:

- a. Pay its own appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

9. Other Insurance. If we have issued a Certificate of insurance because you have not received evidence of other acceptable insurance from the borrower and you subsequently receive such evidence, you shall immediately notify us and request coverage to be terminated on the **described location**. Coverage on any **described location** provided under this Certificate will be terminated on the effective date of other acceptable insurance.

If there is any other valid or collectible insurance which would attach if the insurance under this Certificate had not been effected, this insurance shall apply only as excess and in no event as contributing insurance and then only after all other insurance has been exhausted.

10. Subrogation (Our Rights of Recovery). In the event of any claim under this Certificate, we are entitled to all your rights of recovery against another person. You must sign and deliver to us any legal

papers relating to that recovery, do whatever else is necessary to help us exercise those rights and do nothing after loss to prejudice our rights. When you have made a claim under this Certificate and also recover from another person, the amount recovered from the other person shall be held by you in trust for us and reimbursed to us to the extent of any damages paid by us under this Certificate.

11. **Action Against Us.** No action can be brought unless the Certificate provisions have been complied with and the action is started within one year after the date of loss.
12. **Loss Payment.** We will adjust all losses with the named insured. Loss will be made payable to the named insured. No coverage will be available to any mortgagee other than that shown as the named insured on the Declarations. Loss will be payable 30 days after we receive proof of loss and:
 - a. Reach an agreement with the named insured;
 - b. There is an entry of a final judgment; or
 - c. There is a filing of an appraisal award with us.
13. **Deductible.** We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the deductible shown on the Declarations. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable Loss Settlement limit.
14. **Abandonment of Property.** We need not accept any property abandoned by you.
15. **No Benefit to Bailee.** We will not recognize any assignment or grant any coverage that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this Certificate.
16. **Cancellation.**
 - a. The named insured may cancel this Certificate at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
No cancellation may be effected more than thirty (30) days before the date such request is received by us; unless
 - (1) There was other valid and collectible insurance coverage for the covered property, or
 - (2) The named insured has obtained our prior approval.
 - b. We may cancel this Certificate only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to the named insured, or mailed to the named insured at the named insured's mailing

address shown in the Declarations. Proof of mailing will be sufficient proof of notice.

- (1) When the named insured has not paid the premium, we may cancel at any time by letting the named insured know at least 10 days before the date cancellation takes effect.
 - (2) When this Certificate has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting the named insured know at least 10 days before the date cancellation takes effect.
 - (3) When this Certificate has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:
 - (a) If there has been a material misrepresentation of fact which if known to us would have caused us not to issue the Certificate; or
 - (b) If the risk has changed substantially since the Certificate was issued.
This can be done by letting the named insured know at least 30 days before the date cancellation takes effect.
 - (4) When this Certificate is written for a period of more than one year, we may cancel for any reason at anniversary by letting the named insured know at least 30 days before the date cancellation takes effect.
 - c. However, any individual Certificate shall automatically and immediately terminate, upon:
 - (1) Payment in full of the obligation assumed under the mortgage agreement, except in cases where the named insured has specified otherwise; or
 - (2) The effective date of other insurance obtained by the borrower which complies with the named insured's requirements.
 - d. When this Certificate is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
 - e. If the return premium is not refunded with the notice of cancellation or when this Certificate is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.
17. **Non-Renewal.** We may elect not to renew this Certificate. We may do so by delivering to the named insured, or mailing to the named insured at the named insured's mailing address shown in the Declarations, written notice at least 30 days before the expiration date of this Certificate. Proof of mailing will be sufficient proof of notice.
 18. **Liberalization Clause.** If we make a change which broadens coverage under this edition of our

Certificate without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change in your state, provided that this implementation date falls within 60 days prior to or during the Certificate period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented through introduction of a subsequent edition of our Certificate.

19. **Waiver or Change of Certificate Provisions.** A waiver or change of a provision of this Certificate must be in writing by us to be valid. Our request for an appraisal or examination will not waive any of our rights. No course of conduct nor any indulgences, waivers, extensions forbearances, non-enforcement of Certificate conditions, or the like, extended at or over any time or from time to time by the Company to the named insured or anyone shall waive, nullify, or modify any Certificate provision as to any other occasion or waive, nullify, or modify any other Certificate provision.

20. **Assignment.** Assignment of this Certificate will not be valid unless we give our written consent.

21. **Nuclear Hazard Clause**

- a. **Nuclear Hazard** means any nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
- b. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or

smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against.

- c. This Certificate does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

22. **Salvage and Recoveries.** When, in connection with any loss covered by this Certificate, any salvage or recovery is received subsequent to the payment of such loss, the loss shall be refigured on the basis of what it would have been settled for had the amount of salvage or recovery been known at the time the amount of loss was originally determined. Any amounts thus found to be due any party shall be promptly paid.

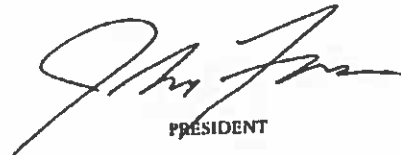
23. **Volcanic Eruption Period.** One or more volcanic eruptions that occur within a 72-hour period will be considered as one volcanic eruption.

24. **Premiums.** The named insured is authorized to advance all funds to be recovered from the borrower for the insurance afforded and to act for such borrower in all matters pertaining to this insurance including receipt of notice of cancellation, and return premium, if any.

In Witness Whereof, we have caused this Certificate to be signed by our President and Secretary, but it shall not be valid unless countersigned on the Declarations by our authorized representative (where required by state law).



SECRETARY



PRESIDENT



12829 1.1460 MB 0.419 51 5 31



APRIL 9, 2016

THOMAS CASPARI
SHEILA CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

NOTICE OF RENEWAL OF FLOOD INSURANCE

Re: Property Address: 1040 STAR RT 104
LUCASVILLE, OH 45648

Policy/Certificate Number:
HIF0139108

Loan Number: 600080675

Dear Customer:

NATIONSTAR MORTGAGE LLC has enclosed the renewal policy/certificate on your property for the FLOOD insurance obtained by us. The annual premium for this coverage is \$288.51, which has been advanced on your behalf as provided by your loan documents. If you currently have an escrow account on your mortgage, we have paid the premium from the escrow account. If you do not have an escrow account, one may be established for you and your monthly mortgage payment will be increased to include the cost of this coverage.

We have obtained this insurance because we have not received satisfactory evidence of insurance coverage as required by your loan documents.

Important Facts to consider about Lender Placed Insurance:

- This policy/certificate insures your property for FLOOD insurance up to the stated limits contained in the policy/certificate. The coverage provided in this policy/certificate may not be as comprehensive as a policy secured by you, and the limit of liability may be unacceptable to you because it may not protect your equity in the property.
- Coverage is **not** provided for personal contents and liability.
- Due to the coverage limitations, the insurance provided by this policy/certificate may not be sufficient to restore the property in the event of a total loss.
- This policy/certificate can be canceled upon our receipt of evidence of acceptable replacement coverage, or official documentation removing your property/structure from a Special Flood Hazard Area (SFHA). In this event, the policy/certificate will be automatically canceled as of the effective date of the replacement policy or the flood zone determination change.
- In the event that you pay off your loan, this policy/certificate will cancel as of the date of payoff.
- The cost of this policy/certificate may be greater than the cost of comparable coverage obtained through your own insurance agent.

As stated in a letter mailed to you approximately 45 days ago, we strongly encourage you to contact an agent of your choice to obtain a policy that provides adequate coverage.

If you have already obtained your own insurance, please ask your agent or broker to send evidence of insurance, including your loan number, to:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 7729
SPRINGFIELD, OH 45501-7729



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THOMAS CASPARI
600080675

You may also fax this information utilizing the declarations page of your policy that summarizes coverage, limits, deductibles, and the current insurance coverage period of the policy. Our fax number is (800) 687-4729. You may also provide proof of coverage by visiting our website at www.mycoverageinfo.com, referencing PIN number CTX729.

As an alternative, you can still receive assistance in purchasing a National Flood Insurance Program policy at the lowest available rate by calling their toll-free number for a referral: (888) 356-6339.



Please call us as soon as possible.
Let us help you today.

We can help.

If your flood insurance is not included within your monthly mortgage payment and you are currently unable to pay your flood insurance premium to the carrier of your choice, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay the insurance premium for flood coverage you obtain without your cooperation.

Should you have any questions, please contact us toll-free at (866) 825-9267. For your convenience, our office hours are Eastern Time 9:00 a.m. - 9:00 p.m. Monday - Thursday, 9:00 a.m. - 7:00 p.m. Friday, and 9:00 a.m. - 3:00 p.m. Saturday.

Sincerely,

NATIONSTAR MORTGAGE LLC
Insurance Center



This notice is intended to summarize the NATIONSTAR MORTGAGE LLC's flood insurance requirements for your property:

In order to protect our mutual interest in your property, NATIONSTAR MORTGAGE LLC requires that, for any residential building or structure located in a Special Flood Hazard Area (SFHA), its borrowers maintain flood insurance. The following list explains our **minimum** flood insurance requirements:

- Your flood insurance must be at a minimum a one-year policy.
- The amount of flood insurance required for first mortgages secured by 1-4 family buildings, individual Planned Unit Development (PUD) units, and individual townhouse or rowhouse condominium units is the lower of:
 - (a) The minimum amount required, under the terms of the coverage, to compensate for any damage or loss on a replacement cost basis (or the unpaid balance of the mortgage if replacement cost coverage is not available for the type of building insured); or
 - (b) The maximum insurance available under the appropriate National Flood Insurance Program (NFIP), which is currently \$250,000 per dwelling.
- If NATIONSTAR MORTGAGE LLC holds only your second mortgage, the amount of coverage for your first mortgage must meet our requirements as stated above and be adequate to protect the security of both the first and second mortgages. If the holder of the first mortgage has inadequate flood insurance, you will be required to obtain a flood insurance policy or endorsement to bring the coverage into line with our requirements as stated above. If NATIONSTAR MORTGAGE LLC holds BOTH the primary and secondary mortgages on your property, we require that you provide FLOOD insurance to protect our interest in the property (which is the lower of (a) the minimum amount required to compensate for damage or loss on a replacement cost basis or the total of both principal balances, or (b) the maximum insurance available under the NFIP). **NATIONSTAR MORTGAGE LLC must also receive evidence of your insurance renewal for the first mortgage after each renewal date. In addition, you are responsible for adding NATIONSTAR MORTGAGE LLC (as shown below) as the second mortgagee on the FLOOD insurance policy for the first mortgage. Your insurance agent can assist you in the amendment process.**
- Unless a higher maximum deductible amount is required by state law, flood insurance policy deductibles for 1-4 family units may not exceed the greater of \$5,000 or 5% of the policy's insurance limits.
- A Mortgagee Clause/Lender's Loss Payable Endorsement must be included with your insurance policy and must provide that the insurance company notifies the lender/servicer at least ten (10) days prior to cancellation of insurance. The mortgagee clause should read as follows:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND OR ASSIGNS
PO BOX 7729
SPRINGFIELD, OH 45501-7729

- The insurer must be licensed to conduct business in the state in which the property is located, or operating as a Write-Your-Own insurer under an agreement with the National Flood Insurance Program.
- If we have required that you maintain an escrow account for property taxes, hazard insurance or some other reason and your property is in a SFHA, we may also deduct flood insurance premiums from your escrow account and adjust your payments accordingly.
- We generally do not require separate flood insurance policies for the individual units in a condominium project. Instead, we require the owner's association obtain a Residential Condominium Building Association Policy for each building that is located in a SFHA. If an owner's association refuses to obtain the required coverage, we require you to obtain a separate policy to cover your individual unit.

IMPORTANT INFORMATION

If your loan is currently in a bankruptcy status, this is not an attempt to collect a debt.



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THOMAS CASPARI
600080675

IF THIS DEBT IS IN OR HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, BE ADVISED THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT THE DEBT AGAINST YOU. PLEASE NOTE, HOWEVER, WE RESERVE THE RIGHT TO EXERCISE THE LEGAL RIGHTS ONLY AGAINST THE PROPERTY SECURING THE ORIGINAL OBLIGATION.

NATIONSTAR MORTGAGE LLC is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

Esta notificación es de suma importancia. Si no comprende el contenido de esta carta, obtenga una traducción inmediatamente.



EVIDENCE OF FLOOD INSURANCE

Master Policy Number

FL-1117-15

Certificate Number

HIF0139108

UNDERWRITERS AT LLOYDS LONDON
C/O SWBC
PO BOX 795027
SAN ANTONIO, TX 78279

Certificate Period

EFFECTIVE: 03/31/16
EXPIRATION: 03/31/17

Additional Insured/Borrower

THOMAS CASPARI
1040 STATE ROUTE 104
LUCASVILLE, OH 45648

Description of Insured Property

1040 STAR RT 104
LUCASVILLE, OH 45648

Additional Insured/Co-Borrower
SHEILA CASPARI

Flood Zone
A

Coverages:

Property Type: RESIDENTIAL

Described Dwelling

\$30,870

Deductible: \$750

*****Please Note*****

**This is not a homeowner policy. There is no coverage for your
personal property or liability.**

Basic Premium	\$275.00
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OTHER FEE:	\$0.00
EXPENSE FEE:	\$0.00
SURPLUS LINES TAX:	\$13.34
STAMPING FEE:	\$0.17

Total Due	\$288.51
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Other Fees:

Insured/Lender Name & Address
NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD
DALLAS, TX 75063

Insured/Lender Loan Number
600080675

THIS COVERAGE IS SUBJECT TO ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE MASTER POLICY. THIS EVIDENCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS ISSUED AS A MATTER OF INFORMATION ONLY. THIS COVERAGE IS EXCESS OVER ANY OTHER VALID INSURANCE COVERING THE PROPERTY WHETHER COLLECTIBLE OR NOT. FOR A COMPLETE COPY OF THE MASTER POLICY, CONTACT YOUR LENDER.

ANY CLAIMS ON PROPERTIES INSURED FOR THE PRINCIPAL BALANCE ONLY WILL BE SUBJECT TO THE REPLACEMENT COST PROVISION OF THE MASTER POLICY. ANY LOSS OR DAMAGE INVOLVING MOLD, MILDEW OR FUNGI OF ANY KIND IS EXCLUDED FROM THE MASTER POLICY.

THE PREMIUM ON THIS POLICY IS LIKELY TO BE HIGHER THAN THE PREMIUM ON A POLICY YOU CAN OBTAIN THROUGH YOUR AGENT OR INSURANCE COMPANY. THIS POLICY MAY ALSO PROVIDE LESS COVERAGE THAN THE ONE SECURED THROUGH YOUR AGENT OR INSURANCE COMPANY.

SWBC



Date: April 8, 2016

THOMAS CASPARI
SHEILA CASPARI
1040 STATE ROUTE 104
LUCASVILLE, OH 45648

Subject: Please provide insurance information for

Re: Loan #: 0600080675-011D

Property Address: 1040 STAR RT 104
LUCASVILLE, OH 45648

Dear THOMAS CASPARI:

Because we did not have evidence that you had hazard insurance on the property listed above, we bought insurance on your property and added the cost to your mortgage loan account.

The policy that we bought is scheduled to expire. Because hazard insurance is required on your property, we intend to maintain insurance on your property by renewing or replacing the insurance we bought.

The insurance we buy:

- Will cost an estimated \$469.00 annually, which may be more expensive than insurance you can buy yourself.
- May not provide as much coverage as an insurance policy you buy yourself.

If you buy hazard insurance, you should immediately provide us with your insurance information. This information must be provided in writing. All you need to do is ask your insurance agent to include the loan number and property address above on a copy of your new/renewal policy or notice of reinstatement and fax it with a Mortgagee Clause/ Lender's Loss Payable Endorsement as soon as possible to: 1-800-687-4729. You/your agent can mail the documents to:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 7729
SPRINGFIELD, OH 45501-7729

Loan Number: 0600080675-011D

Or, you may update your hazard insurance coverage information online at www.MyCoverageInfo.com, referencing PIN CTX729.

If you have any questions, please contact us at 1-866-825-9267.

Sincerely,

Nationstar Mortgage LLC
Insurance Center

Please review the additional important information contained on the following pages of this transmittal.

- The hazard insurance we obtain will cover only the structure of your home (e.g. the building, walls, floors, roof and permanent attachments).
 - It will not cover your furniture or any of your other personal belongings.
 - It will not cover the cost of temporarily living outside of your home because it was damaged and is being repaired.
 - It will not cover any liability incurred by you personally to someone who is injured while on your property.
- NATIONSTAR MORTGAGE LLC will be an insured on the policy and may be the named insured. The insurance we obtain may provide benefits to you but is primarily for the benefit of NATIONSTAR MORTGAGE LLC. If you incur property damage or loss, you may not have adequate coverage for any damages that you suffer because NATIONSTAR MORTGAGE LLC will be paid first. The enclosed insurance binder shows the amount of coverage that will be purchased for you if you do not provide us with proof of acceptable insurance.
- The policy we obtain will supersede any lender coverage remaining in effect under your previous policy.
- **IMPORTANT BANKRUPTCY INFORMATION:**
 - If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this letter is for informational purposes only and is not an attempt to collect a debt.
- **FAIR DEBT COLLECTION PRACTICES ACT DISCLOSURE:**
 - The Fair Debt Collection Practices Act, if applicable, requires NATIONSTAR MORTGAGE LLC to inform you that, as your loan servicer, we are attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge from bankruptcy, and the loan was not reaffirmed in the bankruptcy case, NATIONSTAR MORTGAGE LLC will only exercise its rights against the property and is not attempting any act to collect the discharged debt from you personally.
 - With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act, if applicable, require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.
 - Please be advised that the lender-placed carrier providing the coverage referenced above may be staffing our customer service telephone lines.

WE HOPE YOU'LL AGREE THAT OBTAINING YOUR OWN INSURANCE IS IN YOUR BEST INTEREST.

The following information is being provided as a supplement to the Notice on page 1 of this document; it includes important information about the insurance on your mortgaged property.

- **PURCHASING YOUR OWN INSURANCE:**

- **You have the right to independently purchase acceptable insurance from the insurance agent or company of your choice and we urge you to do so.** Acceptable insurance is insurance that is equal to 100% of the estimated replacement cost to rebuild your home and other improvements on your property.

If you have been refused coverage, ask your agent or your state's insurance department whether your state has a Fair Access to Insurance Requirements (FAIR) plan, so that you can try to get the coverage you need.

- **ESCROWING FOR INSURANCE:**

- *Applicable to Non-Escrow Only*

Per our records, you have elected to pay your insurance directly, rather than having it paid for you through an escrow account. If you are currently unable to pay your hazard insurance premium, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay your voluntary hazard insurance premium without your cooperation.

If you do not elect to establish an escrow account pursuant to the above paragraph for the continuation of your insurance policy, and we do not receive updated insurance information showing an active policy, we will establish one in conjunction with the insurance we obtain and that escrow account will be charged for the premiums that we pay. **As a result, your monthly mortgage payments will be increased to include the cost of this policy.**

- *Applicable to Escrow*

If we purchase this insurance, your escrow account will be charged for the premiums that we pay. **Please be advised that your monthly mortgage payments will be increased to include the cost of this policy.**

- **THE INSURANCE WE OBTAIN:**

- The insurance we obtain will remain in effect until you provide us with evidence of acceptable coverage, at which time the policy we obtained will be cancelled, and you will receive a refund of any unearned premium.

Even if you obtain coverage that is acceptable to us, please be aware that if there is a gap between the cancellation of your insurance and the effective date of your new coverage, you will be charged for the coverage that we purchased to cover that gap period.

- **The cost of the insurance we obtain is likely to be much higher than the cost of coverage you could obtain on your own.** This is because the insurance we purchase is issued automatically without evaluating the risk of insuring your property.
- **The hazard insurance we obtain will not cover any amount you feel your home is worth in excess of the amount of dwelling coverage that you previously obtained and we entered on our records.** If you have information to verify that the amount of coverage should be different please let us know, in writing, at the address in this notice. If we did not know the last amount of insurance coverage you obtained, we will purchase coverage in the amount of the unpaid principal balance of your loan on the date we request the insurance coverage begin. Although such coverage does not meet our property insurance requirements, we will purchase it as a default in the absence of information allowing for acceptable coverage for your property. The cost of this insurance will be charged to you, by us. This does not in any way relieve you of your obligation to provide coverage acceptable to us.



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THOMAS CASPARI
SHEILA CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

FEBRUARY 18, 2016

Re: Property Address: 1040 STAR RT 104
LUCASVILLE, OH 45648

Policy/Certificate Number:
HIF0103586

Loan Number: 600080675

Dear Customer:

NATIONSTAR MORTGAGE LLC's records indicate that the FLOOD insurance policy/certificate referenced above will expire on 03/31/16. **This policy/certificate was obtained by NATIONSTAR MORTGAGE LLC to protect our interest in your property.** To date our records indicate that you have not provided a replacement policy. As long as your property is located in a Special Flood Hazard Area (SFHA), NATIONSTAR MORTGAGE LLC will require that you maintain valid FLOOD insurance.

We urge you to contact an insurance agent to discuss purchasing a policy on your own, which could be significantly less expensive than any policy/certificate we place. **A POLICY/CERTIFICATE WE OBTAIN MAY NOT FULLY PROTECT YOUR EQUITY IN THE PROPERTY, NOR WILL IT COVER CONTENTS OR LIABILITY.** If you have not purchased flood insurance for this property, we encourage you to contact your local insurance agent or the National Flood Insurance Program (NFIP) at www.floodsmart.gov. In most cases your agent or the NFIP can provide insurance at the lowest cost available.

If you have already made arrangements to replace the policy/certificate we purchased, please ask your agent or the company to mail a copy of the declarations page of your policy, which summarizes coverages, limits, deductibles, and the current insurance coverage period for your policy to us at the following address:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 7729
SPRINGFIELD, OH 45501-7729

If you prefer, you or your insurance agent may fax this information to us at (800) 687-4729. Please include your loan number on any correspondence sent to us. NATIONSTAR MORTGAGE LLC should be listed as Mortgagee as shown above. If the mortgagee clause as outlined above is not already indicated on your policy, please advise your agent to update their records accordingly. You may also provide proof of coverage by visiting our website at www.mycoverageinfo.com, referencing PIN number CTX729.

If evidence of FLOOD insurance is not received within 45 days from the date of this letter, it will be necessary to renew the existing policy/certificate. We encourage you to obtain your own coverage to ensure that your property is adequately protected and so that you may get the most competitive insurance rates.

As an alternative, you can receive assistance in purchasing a National Flood Insurance Program policy at the lowest available rate by calling their toll-free number for a referral: (888) 356-6339.



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THOMAS CASPARI
600080675



Please call us as soon as possible.
Let us help you today.

We can help.

If your flood insurance is not included within your monthly mortgage payment and you are currently unable to pay your flood insurance premium to the carrier of your choice, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay the insurance premium for flood coverage you obtain without your cooperation.

Important Facts to consider about Lender Placed Insurance:

- The cost of any coverage we obtain on your behalf will probably be greater than the cost for comparable coverage obtained through your own insurance agent. **The cost of this policy/certificate will be paid by you.**
- A deductible amount will be assessed against any claim proceeds for damage.
- Due to the coverage limitations, the insurance provided by this policy/certificate may not be sufficient to restore the property in the event of a total loss.
- If it is necessary for us to obtain coverage, the premium will be charged to your escrow account. If you do not have an escrow account, one may be established for you and your monthly mortgage payment will be increased to include the cost of this coverage.
- The policy/certificate obtained will not include coverage for contents or liability.
- The policy/certificate we obtain can be canceled upon our receipt of evidence of acceptable replacement coverage, or official documentation removing your property/structure from a Special Flood Hazard Area. In this event, the policy/certificate will be automatically canceled as of the effective date of the replacement policy or the flood zone determination.
- In the event that you pay off your loan, this policy/certificate will cancel as of the date of payoff.

Please be aware that NATIONSTAR MORTGAGE LLC DOES NOT REQUIRE YOU TO PURCHASE CONTENTS OR LIABILITY COVERAGE, AND ANY POLICY/CERTIFICATE WE OBTAIN WILL EXCLUDE THESE COVERAGES.

If you have any questions regarding this matter, please contact our Insurance Center toll-free at (866) 825-9267. For your convenience, our office hours are Eastern Time 9:00 a.m. - 9:00 p.m. Monday - Thursday, 9:00 a.m. - 7:00 p.m. Friday, and 9:00 a.m. - 3:00 p.m. Saturday.

Sincerely,

NATIONSTAR MORTGAGE LLC
Insurance Center



Flood Insurance Requirements

This notice is intended to summarize the NATIONSTAR MORTGAGE LLC's flood insurance requirements for your property:

In order to protect our mutual interest in your property, NATIONSTAR MORTGAGE LLC requires that, for any residential building or structure located in a Special Flood Hazard Area (SFHA), its borrowers maintain flood insurance. The following list explains our **minimum** flood insurance requirements:

- Your flood insurance must be at a minimum a one-year policy.
- The amount of flood insurance required for first mortgages secured by 1-4 family buildings, individual Planned Unit Development (PUD) units, and individual townhouse or rowhouse condominium units is the lower of:
 - (a) The minimum amount required, under the terms of the coverage, to compensate for any damage or loss on a replacement cost basis (or the unpaid balance of the mortgage if replacement cost coverage is not available for the type of building insured); or
 - (b) The maximum insurance available under the appropriate National Flood Insurance Program (NFIP), which is currently \$250,000 per dwelling.
- If NATIONSTAR MORTGAGE LLC holds only your second mortgage, the amount of coverage for your first mortgage must meet our requirements as stated above and be adequate to protect the security of both the first and second mortgages. If the holder of the first mortgage has inadequate flood insurance, you will be required to obtain a flood insurance policy or endorsement to bring the coverage into line with our requirements as stated above. If NATIONSTAR MORTGAGE LLC holds BOTH the primary and secondary mortgages on your property, we require that you provide FLOOD insurance to protect our interest in the property (which is the lower of (a) the minimum amount required to compensate for damage or loss on a replacement cost basis or the total of both principal balances, or (b) the maximum insurance available under the NFIP). **NATIONSTAR MORTGAGE LLC must also receive evidence of your insurance renewal for the first mortgage after each renewal date. In addition, you are responsible for adding NATIONSTAR MORTGAGE LLC (as shown below) as the second mortgagee on the FLOOD insurance policy for the first mortgage. Your insurance agent can assist you in the amendment process.**
- Unless a higher maximum deductible amount is required by state law, flood insurance policy deductibles for 1-4 family units may not exceed the greater of \$5,000 or 5% of the policy's insurance limits.
- A Mortgagee Clause/Lender's Loss Payable Endorsement must be included with your insurance policy and must provide that the insurance company notifies the lender/servicer at least ten (10) days prior to cancellation of insurance. The mortgagee clause should read as follows:

NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND OR ASSIGNS
PO BOX 7729
SPRINGFIELD, OH 45501-7729

- The insurer must be licensed to conduct business in the state in which the property is located, or operating as a Write-Your-Own insurer under an agreement with the National Flood Insurance Program.
- If we have required that you maintain an escrow account for property taxes, hazard insurance or some other reason and your property is in a SFHA, we may also deduct flood insurance premiums from your escrow account and adjust your payments accordingly.
- We generally do not require separate flood insurance policies for the individual units in a condominium project. Instead, we require the owner's association obtain a Residential Condominium Building Association Policy for each building that is located in a SFHA. If an owner's association refuses to obtain the required coverage, we require you to obtain a separate policy to cover your individual unit.

IMPORTANT INFORMATION

If your loan is currently in a bankruptcy status, this is not an attempt to collect a debt.



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THOMAS CASPARI
600080675

IF THIS DEBT IS IN OR HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, BE ADVISED THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT THE DEBT AGAINST YOU. PLEASE NOTE, HOWEVER, WE RESERVE THE RIGHT TO EXERCISE THE LEGAL RIGHTS ONLY AGAINST THE PROPERTY SECURING THE ORIGINAL OBLIGATION.

NATIONSTAR MORTGAGE LLC is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

Esta notificación es de suma importancia. Si no comprende el contenido de esta carta, obtenga una traducción inmediatamente.

